

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BARBARA J. SHULTZ

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20351

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/28/2019 and confirmed on 3/11/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		135,000.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		135,000.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,390.00	
Trustee Fee	6,374.78	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,764.78

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 8044	0.00	20,862.00	0.00	20,862.00
	CITIZENS BANK NA Acct: 0500	18,622.23	18,622.23	1,371.02	19,993.25
					40,855.25

Priority					
	ABAGALE E STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	BARBARA J. SHULTZ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,390.00	3,390.00	0.00	0.00

*** NONE ***

Unsecured					
	BANK OF AMERICA NA** Acct: 1278	26,486.06	21,687.85	0.00	21,687.85
	CHASE BANK USA NA(*) Acct: 7830	9,566.13	7,833.13	0.00	7,833.13
	LVNV FUNDING LLC Acct: 6619	28,544.73	23,373.57	0.00	23,373.57
	DIANA J JACKSON Acct:	10,600.00	8,679.70	0.00	8,679.70
	PRA RECEIVABLES MANAGEMENT LLC - / Acct: 1093	547.76	448.53	0.00	448.53
	PNC BANK NA Acct: 7687	12,252.50	10,032.84	0.00	10,032.84
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 9534	1,561.36	1,278.50	0.00	1,278.50
	PRA RECEIVABLES MANAGEMENT LLC - / Acct: 6849	5,318.01	4,354.60	0.00	4,354.60
	SYNCHRONY BANK Acct: 0336	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES LLC	5,420.50	4,438.52	0.00	4,438.52

19-20351

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4312				
	EDFINANCIAL O/B/O US DEPARTMENT OF	2,751.12	2,252.73	0.00	2,252.73
	Acct: 7209				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4312				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
					84,379.97
TOTAL PAID TO CREDITORS					125,235.22
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		18,622.23			
UNSECURED		103,048.17			

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BARBARA J. SHULTZ

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20351

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Barbara J. Shultz
Debtor

Case No. 19-20351-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 27, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Barbara J. Shultz, PO Box 113, Mill Run, PA 15464-0113
14985068	#+ Diana & Gary Jackson, 2524 Newark Street, Grapeville, PA 15634-1100
15033703	#+ Diana Jackson, 2524 Newark Street, Grapeville, PA 15634-1100
15026751	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14985071	+ PNC Home Equity, PO Box 747032, Pittsburgh, PA 15274-7032

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:49:24	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14985064	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 28 2024 00:36:00	Bank of America, Po Box 15019, Wilmington, DE 19886-5019
15014483	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 28 2024 00:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14991355	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 28 2024 00:36:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14985067	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 28 2024 00:36:00	Citizens One Auto Finance, P.O. Box 7000, Providence, RI 02940
15019826	+ Email/Text: RASEBN@raslg.com	Feb 28 2024 00:36:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14985066	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:50:02	Citi Cards, Po Box 70166, Philadelphia, PA 19176-0166
15028891	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:04	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14994482	+ Email/Text: EBN@edfinancial.com	Feb 28 2024 00:36:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14985069	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:04	Home Depot, Po Box 9001010, Louisville, KY 40290-1010
14985065	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2024 00:35:11	Chase Cards, Po Box 1423, Charlotte, NC 28201-1423
15025709	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 00:49:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14985070	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2024 00:36:00	PNC Bank, Po Box 856177, Louisville, KY

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 27

15029514	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2024 00:36:00	40285-6177 PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15201748	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:34:32	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15029249	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:35:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14985758	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:35:19	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14985072	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 01:14:41	Sam's Club MC/SYNCB, Po Box 960013, Orlando, FL 32896-0013
14985073	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 00:49:25	Sears MC, Po Box 9001055, Louisville, KY 40290-1055
14985074	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:34:32	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
14985075	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:50:01	Synchrony Bank/JCP, Po Box 960090, Orlando, FL 32896-0090
14985076	Email/Text: EBN@edfinancial.com	Feb 28 2024 00:36:00	U.S. Department of Education, Po Box 36008, Knoxville, TN 37930-6008

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15208188	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Barbara J. Shultz asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 27

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4